Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 1 of 46

United States Bankruptcy ( Northern District of Illinoi										Voluntary	y Petition	
Name of Del Guzick, S		ividual, ent	er Last, Firs	t, Middle):	:		Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a maiden, and		in the last 8 years ):			
Last four digi	ne, state all)		vidual-Tax <sub>I</sub>	oayer I.D.	(ITIN) No./	Complete E		our digits o		r Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Addres 643 Hick Buffalo G	ory Driv	е	Street, City,	and State)	):	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, and State):	ZIP Code
						60089						Zii Code
County of Re <b>Lake</b>	esidence or	of the Prin	cipal Place	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Addr	ress of Deb	otor (if diffe	erent from st	reet addre	ss):		Maili	ng Address	of Joint Deb	tor (if differe	ent from street address	):
					Γ	ZIP Code	:					ZIP Code
Location of P (if different fr				or								
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership  Nature of Bus (Check one box)  Health Care Business in 11 U.S.C. § 101 (5) Railroad Stockbroker Commodity Broker			k one box) isiness eal Estate as 101 (51B)		☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐	the 1 der 7 der 9 der 11 der 12	Petition is F	ptcy Code Under Whiled (Check one box) hapter 15 Petition for f a Foreign Main Prochapter 15 Petition for f a Foreign Nonmain F	Recognition eeding Recognition			
Other (If c check this l		e type of enti		und	Tax-Exe (Check box otor is a tax- ler Title 26	empt Entity x, if applicabl exempt org of the Unite	e) anization d States	defined "incurr	are primarily cod in 11 U.S.C. red by an indivonal, family, or	(Checonsumer debts § 101(8) as idual primarily	busi	ets are primarily iness debts.
Full Filing	g Fee attac	U	ee (Check o	one box)				one box: Debtor is		Chapter 11 ness debtor a	<b>Debtors</b> s defined in 11 U.S.C.	§ 101(51D).
	ned applicato pay fee	ation for the except in ir	e court's constallments.	nsideration Rule 1006	certifying to (b). See Offi	that the debi	tor Check	c if: Debtor's :	aggregate nor s or affiliates	ncontingent l	or as defined in 11 U.s liquidated debts (exclu n \$2,190,000.	
			e court's cor					A plan is Acceptan	being filed w	n were solic	ion. ited prepetition from o with 11 U.S.C. § 1126	
Statistical/Ac	timates tha	t funds will	l be availab							THIS	S SPACE IS FOR COUR	T USE ONLY
Debtor es			exempt pro for distribu				ive expens	es paid,				
Estimated Nu  1- 49	mber of C □ 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Ass	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lia  \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,000 to \$500	\$500,000,001 to \$1 billion				

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 2 of 46

Page 2 Name of Debtor(s): Voluntary Petition Guzick, Sami S. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Doree M.Wojtkowiak January 28, 2008 Signature of Attorney for Debtor(s) (Date) Doree M.Wojtkowiak 06202144 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Document

Page 3 of 46

## **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Sami S. Guzick

Signature of Debtor Sami S. Guzick

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 28, 2008

Date

### Signature of Attorney\*

### X /s/ Doree M.Wojtkowiak

Signature of Attorney for Debtor(s)

#### Doree M.Wojtkowiak 06202144

Printed Name of Attorney for Debtor(s)

### **Doree M Wojtkowiak**

Firm Name

815 North Larkin Ave Suite 107 Joliet, IL 60435

Address

### Email: DWOJTKO@aol.com

815-725-7100 Fax: 815-725-7187

Telephone Number

### January 28, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Guzick, Sami S.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 4 of 46

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Sami S. Guzick		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

## Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 5 of 46

## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _	/s/ Sami S. Guzick	
	Sami S. Guzick	

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 6 of 46

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Sami S. Guzick		Case No		
_		Debtor	,		
			Chapter	7	
			*	·	

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	250,000.00		
B - Personal Property	Yes	3	76,411.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		299,558.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		64,713.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,244.06
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,658.43
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	326,411.00		
			Total Liabilities	364,271.97	

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 7 of 46

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Sami S. Guzick		Case No.	
_		Debtor	,	
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	4,244.06
Average Expenses (from Schedule J, Line 18)	5,658.43
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,281.00

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		35,963.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		64,713.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		100,676.97

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 8 of 46 Document

B6A (Official Form 6A) (12/07)

In re	Sami S. Guzick	Case No.	
_			
		Debtor	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Location: 508 Carla Drive, Shorewood IL		J	250,000.00	279,748.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 250,000.00 (Total of this page)

250,000.00 Total >

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 9 of 46

B6B (Official Form 6B) (12/07)

In re	Sami S. Guzick	Case No.	
		Dobtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash for Emergencies Location: 643 Hickory Drive, Buffalo Grove IL	-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Harris Bank	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	х		
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothes Location: 643 Hickory Drive, Buffalo Grove IL	-	200.00
7.	Furs and jewelry.	Wedding Ring Location: 643 Hickory Drive, Buffalo Grove IL	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	х		
			Sub-Tota	al > <b>850.00</b>
			(Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 10 of 46 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Sami S. Guzick	Case No.
_		,

## Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)			
	Type of Property	N O N E	Description and Location of Property	J	usband, Wife, oint, or nmunity	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х				
12.	Interests in IRA, ERISA, Keogh, or		Roth IRA		-	2,318.00
	other pension or profit sharing plans. Give particulars.		401 K		-	58,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support Location: 643 Hickory Drive, Buffalo Grove IL		-	1,648.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				(Total of th	Sub-Totais page)	al > <b>61,966.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 11 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Sami S. Guzick	Case No.
_		•

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	7 Dodge Caravan	-	13,595.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

13,595.00

Total >

76,411.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 12 of 46

B6C (Official Form 6C) (12/07)

In re	Sami S. Guzick	Case No.
-		, Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

SCHEPCEE C TROTERIT CERTIFIED IN EXEMPT									
Debtor claims the exemptions to which debtor is entitled us (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	nder: Check if debtor c \$136,875.	laims a homestead exe	mption that exceeds						
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption						
Interests in IRA, ERISA, Keogh, or Other Pension of	r Profit Sharing Plans								
Roth IRA	735 ILCS 5/12-704	2,318.00	2,318.00						
401 K	735 ILCS 5/12-704	58,000.00	58,000.00						
Alimony, Maintenance, Support, and Property Settle Child Support Location: 643 Hickory Drive, Buffalo Grove IL	ements 735 ILCS 5/12-1001(g)(4)	1,648.00	1,648.00						

735 ILCS 5/12-1001(c)

Total: 61,966.00 75,561.00

0.00

13,595.00

<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2007 Dodge Caravan

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 13 of 46 Document

B6D (Official Form 6D) (12/07)

In re	Sami S. Guzick	Case No
•		Debtor ,

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L Q	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx7200  American General Finan 2149 W Jefferson St Joliet, IL 60435	x	-	Opened 11/06/06 Last Active 7/30/07 HouseholdGoodsAndOtherCollateralAu o	T	T E D		3,160.00	3,160.00
Account No. xxxxxxxxxxx7432  American General Finan 2149 W Jefferson St Joliet, IL 60435	x	: -	Opened 7/25/06 Last Active 9/05/06 HouseholdGoodsAndOtherCollateralAu o	t			Unknown	Unknown
Account No.  Chrysler Credit 5225 Crooks Rd Ste 140 Troy, MI 48098		-	Dodge Caravan  Value \$ 13,595.00				16,650.00	3,055.00
Account No. xxxxxx1349  Citicorp Trust Bank 4050 Regent Blvd Irving, TX 75063	x		Opened 4/05/06 Last Active 2/09/07 First Mortgage 508 Carla Drive, Shorewood IL					ŕ
continuation sheets attached			Value \$ 250,000.00  (Total of	Sub this			245,748.00 265,558.00	29,748.00 35,963.00

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 14 of 46 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Sami S. Guzick	Case No.	_
_		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

		_		_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	T		Oct. 2000	<del>  `</del>	T E D			
Myrna Soskin 240 Crescent Knoll Green Oaks Green Oaks, IL 60048	x	-	Judgment Lien  Location: 508 Carla Drive, Shorewood IL  Value \$ 250,000.00		D		34,000.00	0.00
Account No. FR x20O08	t	t	Time share property	T			04,000.00	0.00
Silverleaf Resorts 1221 Riverbend Suite 120 Dallas, TX 75247	x	-						
			Value \$ 0.00				Unknown	Unknown
Account No.	-		Value \$					
			Value \$					
Account No.			Value &					
<u> </u>			Value \$	Subi	ota	1		
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims  Subtotal (Total of this page)						34,000.00	0.00	
			(Report on Summary of So	Т	`ota	.1	299,558.00	35,963.00

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 15 of 46 Document

B6E (Official Form 6E) (12/07)

•		
In re	Sami S. Guzick	Case No.
-		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 16 of 46

B6F (Official Form 6F) (12/07)

In re	Sami S. Guzick	Case No.
-		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box is debtor has no creditors nothing unsecure			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G	Z Q	SPUTED		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxx0763			Opened 8/01/89	T	D A T E		Ī	
Amex Po Box 297871 Fort Lauderdale, FL 33329		-	CreditCard		E D			Unknown
Account No. xxxxxxxxxxxxx3422			Opened 1/01/89	Т			T	
Amex Po Box 297871 Fort Lauderdale, FL 33329		_	CreditCard					Unknown
Account No. xxx-xxx-xxxx-094 4			2006	$\vdash$		H	+	
AT&T PO Box 8100 Aurora, IL 60507		-	Telephone					89.00
Account No. xxxxxx6009			Opened 7/16/88	$\vdash$	H		+	
Ballys 12440 E Imperial Hwy #30 Norwalk, CA 90650		-	InstallmentLoan					Halman.
							4	Unknown
_7 continuation sheets attached			(Total of t	Subt his p			)	89.00

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 17 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Sami S. Guzick	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0100			Opened 3/01/98 Last Active 12/01/98	Т	T		
Banco Populr 155 Vanguard St. Orlando, FL 32819		-	CreditCard		D		Unknown
Account No. xxxxxx8007			Opened 2/18/07 Last Active 5/08/07				
Barclays Bank Delaware 125 S West St Wilmington, DE 19801		-	CreditCard				1,863.00
							1,863.00
Account No. xxxxxx8006  Brclysbankde 125 South West Str Wilmington, DE 19801		-	Opened 12/01/06 Last Active 6/01/07 CreditCard				1,434.00
Account No. xxxxxxxx8448			Opened 4/12/02 Last Active 3/28/07				
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-	CreditCard				8,558.00
Account No. xxxxxxx4330			Opened 12/24/99 Last Active 10/01/02				
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		_	CreditCard				Unknown
Sheet no. 1 of 7 sheets attached to Schedule of			2	Subt	ota	1	44 OEE 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	11,855.00

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 18 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Sami S. Guzick		Case No.	
		Debtor	,	

CREDITOR'S NAME,	č	Hu	sband, Wife, Joint, or Community	Ç	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0906			Opened 10/25/06 Last Active 4/24/07	Т	T E		
Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222		-			D		8,637.00
Account No. xx6001			Medical Services				
Collection Professionals 723 First Street La Salle, IL 61301-2535		-	Faber Dental Arts				327.60
Assessed No. 457VVV			2005	-	L		02.100
Account No. 157XXXX  Creditors Collection Bureau PO Box 63 Kankakee, IL 60901	х	-	2005 Medical Services				265.00
Account No. xxxx8278XXXX				<u> </u>	H		
Exxonmobil PLCC Processing Center Des Moines, IA 50361-0001		-					Unknown
Account No. xxxxxxxx6000			Opened 12/01/93 Last Active 4/01/98	T	Г		
First Federa 749 Lee St Des Plaines, IL 60016		-	CreditCard				Unknown
Sheet no. 2 of 7 sheets attached to Schedule of				Subt	ota	1	9,229.60
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	9,229.00

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 19 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Sami S. Guzick	Case No	
-		Debtor	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community		C	υ:	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C A M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	COZHLZGEZ	UNLLQULDAH		AMOUNT OF CLAIM
Account No. xxxxxxxx1447			Opened 11/05/96		Т	T		
First Usa Bank N A 3565 Piedmont Rd Ne Atlanta, GA 30305		-	CreditCard			ED		Unknown
Account No. xxxxxxxx4117			Opened 1/22/06 Last Active 4/14/06					
Gemb/empire Po Box 981439 El Paso, TX 79998		_	ChargeAccount					Unknown
Account No. xx5637			Opened 5/01/97 Last Active 5/29/97					
Gemb/l&t Po Box 981400 El Paso, TX 79998		_	ChargeAccount					Unknown
Account No. xxxx-xxxx-1437			Credit card purchases					
HSBC Card services PO Box 17051 Baltimore, MD 21297-1051		_						1,078.73
Account No. xxxxxxxx1185		T	Opened 4/02/07 Last Active 6/16/07					
Hsbc Nv Pob 19360 Portland, OR 97280		_	CreditCard					945.00
Sheet no. 3 of 7 sheets attached to Schedule of				S	ubt	ota	1	2,023.73
Creditors Holding Unsecured Nonpriority Claims				(Total of th	nis 1	oag	e)	2,023.73

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 20 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Sami S. Guzick		Case No.	
•		Debtor	.7	

						_	_	
CREDITOR'S NAME,	COD	1	sband, Wife, Joint, or Community		CON	UZLL	DIS	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	NT LNGENT	Q U I	PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0127			Opened 10/01/96 Last Active 3/01/99		Ť	TED		
Hsbc/bstby Pob 15521 Wilmington, DE 19805		_	ChargeAccount			D		596.00
Account No. xxxx-xxxx-2189	┝	H	Credit card purchases				┝	
Juniper Card Services PO Box 13337 Philadelphia, PA 19101-3337		_						2 222 22
	_							2,236.00
Account No. xxxxxxxxx0849  Key Bank Po Box 94825 Cleveland, OH 44101	x	_	Opened 9/01/06 Last Active 8/01/07 Boat Repossessed					20,790.00
Account No. xxxxxxxx9652			Opened 8/19/04 Last Active 8/06/07					
Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		_	CreditCard					1,636.00
Account No. S4053		T	Opened 5/01/95 Last Active 8/01/95					
Nationscredt 444 E. Algonquin Arlington Heig, IL 60005		_	ChargeAccount					Unknown
Sheet no. 4 of 7 sheets attached to Schedule of						ota		25,258.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	ı of th	is j	pag	e)	

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 21 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Sami S. Guzick		Case No.	
		Debtor	,	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community		CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	(-)	DZLLQDLD4H	ı ⊢	AMOUNT OF CLAIM
Account No. xx1902			Opened 3/01/07 Last Active 8/01/07		Т	T E D		
Nicor Gas 1844 Ferry Road Naperville, IL 60563		_	Other			D		50.00
Account No. xx0721  Nicor Gas 1844 Ferry Road		-	Opened 10/01/00 Last Active 4/01/07 Other					
Naperville, IL 60563			Out 1 0 104 105   1 0 14 10 14 10 14 10 1					Unknown
Account No. xx9519  Nicor Gas 1844 Ferry Road Naperville, IL 60563		_	Opened 9/01/05 Last Active 12/01/05 Other					Unknown
Account No. xxxxxxxxxxxxx9931  Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063	x	_	Opened 9/05/05 Last Active 8/31/07 AutoLease balance Auto Turned in					8,237.00
Account No. xxxxxxxxxxxxxx3224  Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063	x	_	Opened 9/05/05 Last Active 8/31/07 AutoLease balance Vehicle returned					4,846.00
Sheet no. 5 of 7 sheets attached to Schedule of				S	ubt	ota	l	42 422 00
Creditors Holding Unsecured Nonpriority Claims			(	(Total of th	is 1	nag	e)	13,133.00

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 22 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Sami S. Guzick	Case No	
-		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	-	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		LLQULDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx4910			Opened 9/04/96	T	T		
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		-	ChargeAccount		D		Unknown
Account No. xxxxxxxx8310			Opened 11/17/86 Last Active 10/01/96				
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		-	ChargeAccount				Unknown
Account No. xxxxx0721			Opened 6/10/88 Last Active 7/14/04	+	+	+	
Shell Oil/citibank Po Box 6003 Hagerstown, MD 21747		-	CreditCard				Unknown
Account No. xxxx4578			Collection for AT & T			T	
Southwest Credit 5910 W. Plano Parkway Suite 100 Plano, TX 75093-4638		-	Telephone				162.64
Account No. xxxxxx8637			Opened 9/01/06 Last Active 1/01/07	+	$\dagger$	T	
Washmtl/prov Pob 660509 Dallas, TX 75266		_	CreditCard				2,963.00
Sheet no. 6 of 7 sheets attached to Schedule of				Sul	otot	al	2.405.04
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	3,125.64

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Page 23 of 46 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Sami S. Guzick	Case No	
•		Debtor	

	16	L.,,	sband, Wife, Joint, or Community	Τ.	1			
CREDITOR'S NAME,	Ĭŏ	1	spand, Wile, Joint, or Community	C O N T	Ņ	ij	ĭ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E NT				AMOUNT OF CLAIM
Account No. xxxxxx1959			Opened 4/23/97 Last Active 7/01/99	٦Ϋ	Ϊ́Ε		Ī	
Wffnb/carpetland Po Box 10475 Des Moines, IA 50306		-	ChargeAccount		D			Unknown
Account No. xxxxxxxxxxxxx0369		T	Opened 5/01/87	$\top$	T	T	┪	
Wfnnb/lane Bryant 4590 E Broad St Columbus, OH 43213		-	ChargeAccount					
								Unknown
Account No.  Account No.								
Account No.								
Sheet no7 of _7 sheets attached to Schedule of				Sub			Ţ	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of		-	-	ŀ	
			(Report on Summary of S		Tot dul			64,713.97

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 24 of 46

B6G (Official Form 6G) (12/07)

In re	Sami S. Guzick	Case No.
_		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 25 of 46

B6H (Official Form 6H) (12/07)

In re	Sami S. Guzick		Case No.	
		Debtor	•	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

#### ☐ Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR **Mark Guzick** Citicorp Trust Bank 18530 W. 3000 North Rd 4050 Regent Blvd Irving, TX 75063 Lot 242 Reddick, IL 60961 Mark Guzick **Key Bank** 18530 W. 3000 North Rd Po Box 94825 Cleveland, OH 44101 Lot 242 Reddick, IL 60961 **Creditors Collection Bureau** Mark Guzick 18530 W. 3000 North Rd PO Box 63 Kankakee, IL 60901 Lot 242 Reddick, IL 60961 Mark Guzick Silverleaf Resorts 18530 W. 3000 North Rd 1221 Riverbend Lot 242 Suite 120 Reddick, IL 60961 Dallas, TX 75247 Mark Guzick **American General Finan** 18530 W. 3000 North Rd 2149 W Jefferson St Lot 242 Joliet, IL 60435 Reddick, IL 60961 **American General Finan** Mark Guzick 18530 W. 3000 North Rd 2149 W Jefferson St Lot 242 Joliet, IL 60435 Reddick, IL 60961 Mark Guzick Nissan-infiniti Lt 18530 W. 3000 North Rd 2901 Kinwest Pkwv Lot 242 Irving, TX 75063 Reddick, IL 60961 **Mark Guzick** Nissan-infiniti Lt 18530 W. 3000 North Rd 2901 Kinwest Pkwy Lot 242 Irving, TX 75063 Reddick, IL 60961 Mark Guzick Myrna Soskin 18530 W. 3000 North Rd 240 Crescent Knoll Lot 242 Green Oaks

Green Oaks, IL 60048

Reddick, IL 60961

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 26 of 46

**B6I (Official Form 6I) (12/07)** 

In re	Sami S. Guzick		Case No.	
		Debtor(s)		_

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF D	EBTOR AND SPOUSE	
Separated	RELATIONSHIP(S):  Jessica Ashley Daughter	AGE(S): 3 8 9	
<b>Employment:</b>	DEBTOR	SPOUSE	
Occupation			
Name of Employer	United Parcel Service		
How long employed	19 Years		
Address of Employer	55 Glenlake Parkway NE Atlanta, GA 30328		
	age or projected monthly income at time case filed)	DEBTOR	SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$ <b>4,980.73</b>	\$ <b>N/A</b>
2. Estimate monthly overtime		\$ <u>1,300.00</u>	\$ <b>N/A</b>
3. SUBTOTAL		\$6,280.73_	\$ <b>N/A</b>
4. LESS PAYROLL DEDUC	TIONS		
a. Payroll taxes and soc		<b>\$ 1,633.67</b>	\$ <b>N/A</b>
b. Insurance		\$ 0.00	\$ <b>N/A</b>
c. Union dues		\$ 78.00	\$ <b>N/A</b>
d. Other (Specify):	401K	\$ 325.00	\$ N/A
		\$ 0.00	\$ <b>N/A</b>
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	\$N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$\$	\$ <b>N/A</b>
7. Regular income from opera	ation of business or profession or farm (Attach detailed statemen	nt) \$ <b>0.00</b>	\$ <b>N/A</b>
8. Income from real property	•	\$ 0.00	\$ <b>N/A</b>
9. Interest and dividends		\$	\$ <b>N/A</b>
dependents listed above		hat of \$ <b>0.00</b>	\$ <b>N/A</b>
11. Social security or government	ment assistance		
(Specify):		\$ <u> </u>	\$ <b>N/A</b>
		\$ <u> </u>	\$ <b>N/A</b>
12. Pension or retirement income	ome	\$	\$ <b>N/A</b>
13. Other monthly income		Φ 0.00	Φ Ν/Α
(Specify):		\$ <u>0.00</u>	\$ <u>N/A</u>
		_ \$\$	\$ <b>N/A</b>
14. SUBTOTAL OF LINES	7 THROUGH 13	\$0.00	\$ <b>N/A</b>
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$ <u>4,244.06</u>	\$N/A
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line 15)	\$	4,244.06

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 27 of 46

B6J (Official Form 6J) (12/07)

In re	Sami S. Guzick		Case No.	
	\ <u></u>	Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,200.00
a. Are real estate taxes included? Yes No _X_		_
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	50.00
c. Telephone	\$	100.00
d. Other	\$	20.00
<ul><li>3. Home maintenance (repairs and upkeep)</li><li>4. Food</li></ul>	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$ <del></del>	100.00
8. Transportation (not including car payments)	\$	520.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		_
a. Homeowner's or renter's	\$	80.00
b. Life	\$	85.84
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	ф	0.00
(Specify)  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	\$	0.00
plan)		
a. Auto	\$	318.59
b. Other	\$	0.00
c Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other child care expense	\$	1,234.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	5,658.43
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	4,244.06
b. Average monthly expenses from Line 18 above	\$	5,658.43
c. Monthly net income (a. minus b.)	\$	-1,414.37

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 28 of 46

B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Sami S. Guzick			Case No.	
			Debtor(s)	Chapter	7
	DECLARAT	ION CONCERN	ING DEBTOR	'S SCHEDUL	ES
	DECLARATION U	INDER PENALTY (	OF PERJURY BY I	NDIVIDUAL DE	BTOR
	I declare under penalty of p  22 sheets, and that they are true			•	_
Date	January 28, 2008	Signature	/s/ Sami S. Guzick Sami S. Guzick Debtor	k	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 29 of 46

B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Sami S. Guzick		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$119,548.00 United Parcel Service

2005 -2006

\$75,000.00 United Parcel Service

2007

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$1,648.00 Child Support 2007

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

American General v Mark & Civil Suit

Sami Guzick

2007-M1-21945

COURT OR AGENCY

AND LOCATION

DISPOSITION

Cook County, Illinois

Municipal Division

Myrna Soskin v. Sami Gusick & Mark Guzick **Arbitration Case** 

Will County, Illinois

**Judgment Lien against Proprty** 

07 AR 305

Civil Suit

and an unit of the same of the

Citicorp Trust Bank v Mark

Guzick, Sami Guzick and

Soskin 07CH2381 Foreclosure

Will County, Illinois

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF FORECLOSURE SALE. CREDITOR OR SELLER TRANSFER OR RETURN Nissan -Infiniti

**Sept 2007** 2005 Nissan Altima

\$4,846.53 remaining balance

DESCRIPTION AND VALUE OF

**PROPERTY** 

Dallas, TX 75266-0366 Nissan-infiniti Lt

2901 Kinwest Pkwv Irving, TX 75063

P.O. Box 660366

September 2005 AutoLease: Nissa Quest

\$8,237.00 remaining balance

**Kev Bank** 

Po Box 94825 Cleveland, OH 44101 June 2007 Boat, \$31,000.00

\$20, 512 reamining balance after sale

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Consumer Credit C Ser.of Greater Atlanta

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10-24-07 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

-24-07 \$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Bank of Shorewood

5650 Caton Farm Rd. Joliet, IL 60431 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking and Savings account

AMOUNT AND DATE OF SALE OR CLOSING

## Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 33 of 46

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF OWNER PROPE

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 508 Carla Drive Joliet, IL 60431 NAME USED
Sami Guzick

DATES OF OCCUPANCY

LOCATION OF PROPERTY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME Mark Guzick

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

#### Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 34 of 46

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS NOTICE **GOVERNMENTAL UNIT** LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE SITE NAME AND ADDRESS LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 35 of 46

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books

of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS** 

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

DATE OF INVENTORY

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY **RECORDS** 

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

## Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 36 of 46

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	January 28, 2008	Signature	/s/ Sami S. Guzick	
			Sami S. Guzick	
			Dobtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 37 of 46

Form 8 (10/05)

## **United States Bankruptcy Court** Northern District of Illinois

In re Sami S. Guzick			Case No.	· <u>.</u>	
	Debtor	(s)	Chapter	7	
CHAPTER 7 INDI	VIDUAL DEBTOR'S	STATEME	NT OF INT	<b>FENTION</b>	
I have filed a schedule of assets and liabili	ties which includes debts secur	ed by property o	f the estate.		
☐ I have filed a schedule of executory contra	acts and unexpired leases which	includes person	al property subj	ect to an unexpire	ed lease.
I intend to do the following with respect to	property of the estate which s	ecures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
HouseholdGoodsAndOtherCollateralAut o	American General Finan	Х			
HouseholdGoodsAndOtherCollateralAut o	American General Finan	Х			
508 Carla Drive, Shorewood IL	Citicorp Trust Bank	Х			
Time share property	Silverleaf Resorts	Х			
Dodge Caravan	Chrysler Credit	Debtor will retain collateral and continue to make regular payments.			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date <b>January 28, 2008</b>		ımi S. Guzick S. Guzick			

Debtor

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 38 of 46 United States Bankruptcy Court

mea Sta	ues Bankrupicy Court	
Northe	rn District of Illinois	

In re	Sami S. Guzick		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	IPENSATION OF ATTOR	RNEY FOR D	EBTOR(S)	
(	Pursuant to 11 U.S.C. § 329(a) and Bankruptc compensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplation.	he filing of the petition in bankruptcy	y, or agreed to be pa	aid to me, for services rendered or	
	For legal services, I have agreed to accept		\$	1,600.00	
	Prior to the filing of this statement I have rece	eived	\$	1,600.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed	compensation with any other person	unless they are mer	nbers and associates of my law fir	m.
	☐ I have agreed to share the above-disclosed compoper of the agreement, together with a list of the				
1 (	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of c d. [Other provisions as needed]  Negotiations with secured creditors reaffirmation agreements and appli 522(f)(2)(A) for avoidance of liens o	rendering advice to the debtor in det s, statement of affairs and plan which creditors and confirmation hearing, ar s to reduce to market value; excitations as needed; preparation	ermining whether to may be required; and any adjourned he emption planning	o file a petition in bankruptcy; arings thereof; g; preparation and filing of	
<b>5.</b> ]	By agreement with the debtor(s), the above-disclos Representation of the debtors in an any other adversary proceeding.			ces, relief from stay actions	or
		CERTIFICATION			
	I certify that the foregoing is a complete statement cankruptcy proceeding.	of any agreement or arrangement for	payment to me for	representation of the debtor(s) in	
Dated	d: <b>_January 28, 2008</b>	/s/ Doree M.Wojtk			
		Doree M.Wojtkow Doree M Wojtkow 815 North Larkin Suite 107	<i>i</i> ak		
		Joliet, IL 60435			
		815-725-7100 Fa DWOJTKO@aol.c			
		DAAOU L KO @ SOI. C	JUIII		_

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-01802 Doc 1 Filed 01/28/08 Entered 01/28/08 14:55:52 Desc Main Document Page 40 of 46

#### B 201 (04/09/06)

Doree M.Woitkowiak 06202144

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

X /s/ Doree M.Wojtkowiak

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
815 North Larkin Ave		
Suite 107		
Joliet, IL 60435		
815-725-7100		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
Sami S. Guzick	$ { m X} $ /s/ Sami S. Guzick	January 28, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

January 28, 2008

## United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Sami S. Guzick		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M		
		Number of	Creditors:	46
	The above-named Debtor( (our) knowledge.	s) hereby verifies that the list of credito	ors is true and correct to	the best of my
Date:	January 28, 2008	/s/ Sami S. Guzick Sami S. Guzick		

American General Finan 2149 W Jefferson St Joliet, IL 60435

American General Finan 2149 W Jefferson St Joliet, IL 60435

Amex Po Box 297871 Fort Lauderdale, FL 33329

Amex Po Box 297871 Fort Lauderdale, FL 33329

AT&T PO Box 8100 Aurora, IL 60507

Ballys 12440 E Imperial Hwy #30 Norwalk, CA 90650

Banco Populr 155 Vanguard St. Orlando, FL 32819

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Brclysbankde 125 South West Str Wilmington, DE 19801

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060 Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222

Chrysler Credit 5225 Crooks Rd Ste 140 Troy, MI 48098

Citicorp Trust Bank 4050 Regent Blvd Irving, TX 75063

Collection Professionals 723 First Street La Salle, IL 61301-2535

Creditors Collection Bureau PO Box 63 Kankakee, IL 60901

Exxonmobil PLCC Processing Center Des Moines, IA 50361-0001

Faber Dental Arts 611 Rolingwood Dr. Joliet, IL 60431

First Federa 749 Lee St Des Plaines, IL 60016

First Usa Bank N A 3565 Piedmont Rd Ne Atlanta, GA 30305

Gemb/empire Po Box 981439 El Paso, TX 79998

Gemb/1&t Po Box 981400 El Paso, TX 79998 HSBC Card services PO Box 17051 Baltimore, MD 21297-1051

Hsbc Nv Pob 19360 Portland, OR 97280

Hsbc/bstby Pob 15521 Wilmington, DE 19805

Juniper Card Services PO Box 13337 Philadelphia, PA 19101-3337

Key Bank Po Box 94825 Cleveland, OH 44101

Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lance C Martin, atty 24370 W. Old Oak Dr. Mundelein, IL 60060

Mark Guzick 18530 W. 3000 North Rd Lot 242 Reddick, IL 60961

Myrna Soskin 240 Crescent Knoll Green Oaks Green Oaks, IL 60048

Nationscredt 444 E. Algonquin Arlington Heig, IL 60005

Nicor Gas 1844 Ferry Road Naperville, IL 60563 Nicor Gas 1844 Ferry Road Naperville, IL 60563

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063

Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063

Provena St Jospeh Medical Center 333 Madison Joliet, IL 60435

Rnb-fields3 Po Box 9475 Minneapolis, MN 55440

Rnb-fields3 Po Box 9475 Minneapolis, MN 55440

Shell Oil/citibank Po Box 6003 Hagerstown, MD 21747

Silverleaf Resorts 1221 Riverbend Suite 120 Dallas, TX 75247

Southwest Credit 5910 W. Plano Parkway Suite 100 Plano, TX 75093-4638

Washmtl/prov Pob 660509 Dallas, TX 75266 Wffnb/carpetland Po Box 10475 Des Moines, IA 50306

Wfnnb/lane Bryant 4590 E Broad St Columbus, OH 43213